

UNITED STATES BANKRUPTCY COURT

Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

In Re:

Estella Cho

Debtor(s).

Case Number: 10-15126-SJS

Chapter: 7

**DEBTOR'S MOTION FOR WAIVER OF CREDIT COUNSELING
BRIEFING AND FINANCIAL MANAGEMENT COURSE**

I/We, the debtor(s) in this case, certify under penalty of perjury that:

I/We move for a waiver of the requirements to receive a credit counseling briefing (11 U.S.C. § 109(h)) and complete a personal financial management course (11 U.S.C. § 727(a)(11)) because [Check and FULLY complete the paragraph that applies]:

☐ I am/We are incapacitated or disabled, as defined in 11 U.S.C. § 109(h)(4)*, as follows (describe fully)(If available attach a copy of a medical or judicial determination of incapacity or disability):

☐ I am/We are on active military duty in a military combat zone (Indicate rank, service, unit, and where and when deployed):

I/We certify under penalty of perjury that the foregoing is true and correct. Executed on

_____ [date] at _____ [location]

Debtor: _____ Joint Debtor: _____

* Under 11 U.S.C. § 109(h)(4), **incapacitated** means "that the debtor is impaired by reason of mental illness or mental deficiency so that he is incapable of realizing and making rational decisions with respect to his financial responsibilities" and **disabled** means "that the debtor is so physically impaired as to be unable, after reasonable effort, to participate in person, telephone, or Internet briefing..."

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 10-15126

User: tracym
Form ID: wvcrc

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 07, 2010

The following entities were noticed by first class mail on May 09, 2010.
db +Estella Cho, 16431 41st Pl W, Lynnwood, WA 98037-9029

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.